

Information to identify the case:

Debtor 1	<u>Nathan Scott Peterson</u>	Social Security number or ITIN	xxx-xx-4953
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Virginia			
Case number: 22-32237-KRH			

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nathan Scott Peterson

November 21, 2022

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nathan Scott Peterson
Debtor

Case No. 22-32237-KRH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin

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Date Rcvd: Nov 22, 2022

Form ID: 318

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2022:

Recip ID	Recipient Name and Address
db	Nathan Scott Peterson, 12201 Chiasso Way, Chesterfield, VA 23838-2191
15946912	+ ARS, PO Box 8668, Pompano Beach, FL 33075-8668
15946911	Alteon Health, PO Box 2398, Omaha, NE 68103-2398
15946917	+ D. Kent Gilliam, 804 Moorefield Park Dr, Suite 200, Richmond, VA 23236-3671
15946922	+ OrthoVirginia, 1115 Boulders Pkwy, Suite 200, Richmond, VA 23225-4067
15946923	PHG Physicians, PO Box 668, Brentwood, TN 37024-0668
15946925	SME, Inc USA, PO Box 71248, Charlotte, NC 28272-1248
15946926	Southside Regional Medical Cen, PO Box 1280, Oaks, PA 19456-1280
15946928	#+ Vascular Surgery Associates, 417 Libbie Ave, Richmond, VA 23226-2615

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QPJBARRETT.COM	Nov 23 2022 05:33:00	Peter J. Barrett, Kutak Rock LLP, 341 Dial 866-861-8980 Code: 8499852, 901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071
cr	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Nov 23 2022 00:41:00	Harley-Davidson Credit Corp., 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
15946910	^ MEBN	Nov 23 2022 00:36:49	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
15946913	+ Email/Text: caineweiner@ebn.phinsolutions.com	Nov 23 2022 00:41:00	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546
15946914	+ Email/Text: commonwealth@ebn.phinsolutions.com	Nov 23 2022 00:41:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
15946915	+ Email/Text: crbankruptcy@commrad.com	Nov 23 2022 00:42:00	Commonwealth Radiology, 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421
15946916	+ Email/PDF: creditonebknofications@resurgent.com	Nov 23 2022 00:53:48	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15946918	+ EDI: AMINFOFP.COM	Nov 23 2022 05:33:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15946919	+ Email/Text: bankruptcy.notices@hdfsi.com	Nov 23 2022 00:42:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15946920	^ MEBN	Nov 23 2022 00:36:06	KLS Financial Service, 991 Aviation Parkway, Suite 500, Morrisville, NC 27560-8458
15946921	+ Email/Text: bknick@nicfn.com	Nov 23 2022 00:42:00	Nicholas Financial Inc, Attn: Bankruptcy, 2454 McMullen Booth Rd N Ste 501b, Clearwater, FL

District/off: 0422-7

User: admin

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15946924	Email/Text: pasi_bankruptcy@chs.net	Nov 23 2022 00:41:00	33759-1343 Professional Account Services, PO Box 188, Brentwood, TN 37024-0188
15946927	^ MEBN	Nov 23 2022 00:36:01	United Consumers, PO Box 4466, Woodbridge, VA 22194-4466
15946929	Email/Text: bankruptcytn@wakeassoc.com	Nov 23 2022 00:41:00	Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909-0000
15946930	+ EDI: CAPITALONE.COM	Nov 23 2022 05:33:00	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2022 at the address(es) listed below:

Name	Email Address
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Peter J. Barrett	peter.barrett@kutakrock.com charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com
Stephen L. Flores	on behalf of Debtor Nathan Scott Peterson stephen@floreslawva.com kyle@floreslawva.com;floressr98739@notify.bestcase.com;admin@floreslawva.com

TOTAL: 3